



# State Profile

Missouri

## Fourth Quarter 2011

### ECONOMIC INDICATORS

#### Employment Growth Rates (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.4%	-0.0%	-0.2%	-0.0%	-1.2%
Manufacturing (9%)	1.8%	2.3%	0.4%	1.9%	-4.3%
Other (non-manufacturing) Goods-Producing (4%)	-5.4%	-1.2%	-5.0%	-3.4%	-10.2%
Private Service-Producing (70%)	-0.2%	0.4%	0.7%	0.5%	-0.3%
Government (17%)	-1.3%	-2.9%	-2.6%	-2.3%	-0.9%
Unemployment Rate (% of labor force)	8.1%	8.6%	9.3%	8.6%	9.3%

#### Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-1.6%	-0.4%	-8.9%	-8.6%	4.2%
Multifamily Building Permits	-20.4%	-16.7%	-39.2%	20.9%	-13.0%
Home Price Index	-1.9%	-2.7%	-0.6%	-2.5%	-2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.03	4.94	4.93	4.72	5.43

### BANKING TRENDS

#### General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	330	333	336	330	336
Total Assets (in millions)	137,740	136,903	129,280	137,740	129,280
New Institutions (# < 3 years)	1	2	5	1	5
Subchapter S Institutions	122	123	127	122	127

#### Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.44	2.74	2.87	2.44	2.87
Noncurrent Loans / Total Loans (median %)	1.26	1.34	1.47	1.26	1.47
ALLL/Total Loans (median %)	1.66	1.66	1.58	1.66	1.58
ALLL/Noncurrent Loans (median multiple)	1.28	1.11	1.01	1.28	1.01
Net Loan Losses / Total Loans (median %)	0.33	0.20	0.43	0.42	0.39

#### Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.67	9.63	9.40	9.67	9.40
Return on Assets (median %)	0.80	0.96	0.71	0.85	0.74
Pretax Return on Assets (median %)	0.95	1.18	0.82	1.05	0.91
Net Interest Margin (median %)	3.97	3.98	3.98	3.92	3.95
Yield on Earning Assets (median %)	4.88	4.98	5.20	4.94	5.27
Cost of Funding Earning Assets (median %)	0.90	0.96	1.21	0.99	1.34
Provisions to Avg. Assets (median %)	0.25	0.22	0.33	0.31	0.38
Noninterest Income to Avg. Assets (median %)	0.58	0.60	0.58	0.58	0.61
Overhead to Avg. Assets (median %)	2.99	2.90	3.01	2.92	2.89

#### Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	63.85	64.77	66.89	63.85	66.89
Noncore Funding to Assets (median %)	18.23	18.78	19.60	18.23	19.60
Long-term Assets to Assets (median %, call filers)	18.12	17.77	16.01	18.12	16.01
Brokered Deposits (number of institutions)	127	128	127	127	127
Brokered Deposits to Assets (median % for those above)	2.82	2.68	2.68	2.82	2.68

#### Loan Concentrations (median % of Total Risk-Based Capital)

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	58.05	57.17	62.99	58.05	62.99
Commercial Real Estate	189.48	189.10	198.50	189.48	198.50
Construction & Development	25.62	27.80	29.87	25.62	29.87
Multifamily Residential Real Estate	7.17	7.44	7.97	7.17	7.97
Nonresidential Real Estate	146.01	144.27	150.63	146.01	150.63
Residential Real Estate	185.39	186.35	190.74	185.39	190.74
Consumer	23.35	23.97	25.78	23.35	25.78
Agriculture	71.12	72.50	70.31	71.12	70.31

### BANKING PROFILE

#### Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	145	71,407	< \$100 million	139 (42.1%)
Kansas City, MO-KS	150	43,756	\$100 million to \$250 million	102 (30.9%)
Fayetteville-Springdale-Rogers, AR-MO	38	8,229	\$250 million to \$1 billion	68 (20.6%)
Springfield, MO	41	7,444	\$1 billion to \$10 billion	18 (5.5%)
Jefferson City, MO	24	4,061	> \$10 billion	3 (0.9%)